

WHAT IS CLAIMED IS:

*SUB P1* 1. A computerized system for tracking healthcare services, making payment to providers for services, and collecting payment from employers and employees for such services, comprising:

- 5       a) a payment process for paying provider claims for services delivered to an employee from an aggregate fund;
- 10      b) a primary funding process coupled to said payment process for replenishing funds disbursed by said payment process, by receiving funds from the employee's employer and depositing said funds in said aggregate fund;
- 15      c) a secondary funding process coupled to said payment process for receiving employee contribution funds said funds payable to said aggregate fund; and
- 20      d) a tertiary funding process coupled to said payment process for acquiring funds from a credit source to complete employee contribution funds.

*15* 2. A method for tracking healthcare services, making payment to providers for services, and collecting payment from employers and employees for such services, comprising:

- 25      a) executing a payment process for paying provider claims for services delivered to an employee from an aggregate fund;
- 30      b) executing a primary funding process coupled to said payment process for replenishing funds disbursed by said payment process, by receiving funds from the employee's employer and depositing said funds in said aggregate fund;
- 35      c) executing a secondary funding process coupled to said payment process for receiving employee contribution funds said funds payable to said aggregate fund;
- 40      d) executing a tertiary funding process coupled to said payment process for acquiring funds from a credit source to complete employee contribution funds.

- 30      3. A method of health benefit payment and reporting, comprising the steps of:
- 35      a) provider reporting to a first entity the provision of services to a patient;

- b.) said entity reporting to employer on a periodic basis the aggregate amount owed by employer for services rendered for the employer's employees during the period;
- c.) said entity reporting to patient on a periodic basis the amount owed by patient for provider services rendered;
- 5 d.) collecting payment from the employer;
- e.) said entity paying said provider for services within a predetermined time period after the provisions of services;, regardless of whether the entity has received payment from said patient; and
- f.) collecting payment from the patient.

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4. A method of benefit payment and reporting according to claim 3, wherein said entity extends credit to said patient, such that said patient can pay the provider bills in installments, said installments being paid to said entity.

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5. A method of benefit payment and reporting according to claim 4, wherein said entity calculates the risk associated with extending credit to patients, and incorporates the risk into the pricing of its services to employers and physicians.

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6. A data processing system for managing the reporting of services provided and the payment and collection associated with the provision of healthcare services by a healthcare provider to an employee of an employer who provides a health plan for employees, comprising:

- a.) computer processor means for processing data;
- b.) storage means for storing data on a storage medium;
- c.) first means for processing data regarding services provided by a healthcare provider to a patient;
- d.) second means for processing data regarding employers, their employees and the aggregate of services provided for a particular employer's employees by healthcare providers during a predetermined time period;
- 30 e.) third means for processing data regarding all services rendered during a predetermined time period for each employee, including all people covered under employee's health plan.

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7. A data processing system according to claim 6, further comprising;  
f.) fourth means for generating a report to employer stating the amount owed for  
the aggregate of all services provided to employees during a predetermined time  
period;
- 5 g.) fifth means for generating a report to employees identifying all services provided  
by all health care providers for all people covered by the health plan for each employee,  
and stating an amount owed by employee.
8. A data processing system according to claim 6, further comprising:  
10 f.) fourth means for making payment to a healthcare provider for services rendered  
for an employer's employee within two weeks of the provision of services;  
g.) fifth means for processing data regarding amounts owed to and paid to provider.

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